Beginning, on January 1, 2011 more benefits of health reform went into effect. Including:

- **Free Preventative Care for Seniors**- More than 40 million seniors in Medicare will begin receiving significant savings by receiving preventive services such as mammograms, colonoscopies, and an annual wellness visit, without copayments, coinsurance, or deductibles.

- **50% Discounts for Seniors with High Prescription Drug Costs**- Millions of seniors who have high drugs costs as a result of hitting the Medicare prescription drug "donut hole" will begin getting a 50% discount on brand-name drugs in the donut hole.

- **Requiring Insurance Companies to Spend More on Medical Care**- Health insurance companies are now required to spend at least 80 to 85 percent of consumers' premiums dollars on medical care and quality improvement, instead of on profits and overhead costs like executive compensation and advertising. In addition, insurance companies that fail to meet the new standard must pay rebates to consumers

Reminder for those with Pre-Existing Conditions

NJ Protect is now up and running to provide health insurance for those individuals denied previous coverage because of a pre-existing condition. For more information on NJ Protect please visit their website .